

Exhibit E

To Whom It May Concern,

I am writing you in regard to continued harassment that I have endured since filing Chapter 13 Bankruptcy in September of 2023. My issues are directly related one creditor, Prosper Credit Card.

I'll start by letting you know, filing for bankruptcy was a very difficult decision that I needed to make for my Family. I was so unsure if I was doing the right thing. After painstakingly investigating other options, I ultimately decided bankruptcy would be my only choice. The guidance offered by my attorney and his team, helped me to better understand the process, but the anxiety and worry associated with it, lingered on.

Once the process started, I anxiously watched and waited over the next few months. Slowly, creditor after creditor started acknowledging my status. One creditor did not, Prosper Credit Card. Prosper continued to demand payment. I informed my attorney. I let him know that I was worried. He insisted that creditors needed to abide by the court ruling, and that Prosper would be ordered to cease and desist.

Demands from Prosper continued to come in with more frequency. First by email, then by phone, and multiple times monthly through US Mail. This company would not stop! Harassing me at home and at work, I was becoming more and more concerned. My anxiety and worry resumed. Did I make the right choice? Will this bankruptcy fail? Will I lose my car, my home? What will happen to my family? My life was disrupted and disturbed by this company. My family life, work life, and personal were on hold for months. No company should be able to affect a person's life in this way.

We're almost a year into this bankruptcy. Prosper continues to harass our family in regard to cards that should've been closed months ago. How can we make this stop? I am trying to start over and Prosper is fighting me every step of the way. It's extremely sad and stressful. Prosper Credit Cards is an immoral and unethical company. They should not be permitted to ruin peoples' lives. Please help me restore some sort of normalcy.

Thank You,

Erik Wharton
June 27, 2024

Shari Merton
27 Lewis Street
Feasterville, PA 19053
July 1, 2024

Subject: Formal Complaint Regarding Unfair Debt Collection and/or Reporting Practices

Greetings:

I am submitting this letter as testimonial to an ongoing problem I'm experiencing with Prosper Credit Cards. Prosper is a creditor involved in a bankruptcy that I filed jointly with my Husband, Erik Wharton. Despite our numerous attempts to address and resolve these issues, there has been no improvement, and the harassment continues.

This creditor did not close my personal credit card when the bankruptcy was filed. To this date, they continue to send me correspondence and statements. We've provided our attorney with documentation showing the unrelenting letters and emails that Prosper forwards to us.

Specifically, the nature of my complaint is as follows:

- I am requesting that Prosper closes my account and reports such closure to the major credit bureaus.
- I am requesting that Prosper ceases all correspondence. (Emails, letters, phone calls, etc.)
- Finally, I demand that Prosper Credit Cards treats this issue with the seriousness and professionalism that it deserves. This creditor has not responded as others involved in our bankruptcy. They've disrupted our home and work lives, created undue stress, and unnecessary anxiety. This account has the potential to derail our plans moving forward and they have violated our rights under the Fair Debt Collection Practices Act. It must stop!

Thank you for your prompt attention to this matter.

Sincerely,

Shari Merton